



Take us with you

IMPORTANT INFORMATION FOR ALL OUR CLIENTS

Whilst We make every effort to ensure You fully understand the insurance product We have supplied, there are certain facts We are obliged in terms of legislation to ensure that You not only know about but also understand. The most notable being the Financial Advisory and Intermediaries Services Act (FAIS) and in the case of clients purchasing policies in their personal capacity the Policy Holder Protection Rules.

The most important objective is to ensure You have full knowledge about the organisations involved in delivering the service to You as well as full understanding of the product You have purchased. Whilst every effort has been made to ensure we have achieved this objective, if at any time You feel We have not provided You with information required or You do not understand the information We have given you, please ask Us. This information is important but does not form part of Your actual Policy Wording. So what is it that We need to tell You? Let Us start by explaining some of the terminology You may have heard about or may encounter in Your dealings with Us:

Financial Service Provider:	Your insurance Broker, who is sometimes referred to as an Intermediary
Product Supplier:	This is Your Insurer
Underwriting Manager:	They are appointed by a Product Supplier (Insurer) to manage a specific type of product on their behalf. This is due to the specialist knowledge of the staff of Underwriting Managers and their ability to deliver a very focused and cost effective service to insurance Brokers and ultimately You the client.
Financial Advisory and Intermediary Services Act (FAIS):	This piece of legislation was introduced to ensure there are minimum standards set within the Financial Services Sector, to ensure You the client receive the highest possible level of service and protection. It governs, amongst other things, the following: <ol style="list-style-type: none">1) The financial stability of the Financial Services Provider.2) The Honesty and Integrity of the Financial Services Provider.3) The ability of the Financial Services Provider to look after the client.4) The format qualifications required by the Representatives of any Financial Service Providers who give You advice.5) The methods and technical content of the advice given to You.6) The need for such Financial Service Provider to be licensed before they can give You advice or perform an Intermediary service.7) Standard for dealing with any complaint that You may have.8) Penalties for breaches of any of the regulations required in terms of the Act.9) The need for Us to have a Compliance Officer to ensure we meet all Our obligations in terms of the Act.
Policy Holder Protection Rules:	These require some additional duties to be adhered to by Product Suppliers in respect of clients purchasing personal insurances. Where applicable to You these will be pointed out in this document.
Ombudsman:	The independent body created to further protect the client and deal with any disputes between Insurers and clients. There are currently two such Ombuds: <ol style="list-style-type: none">1) The Short Term Insurance Ombudsman deals with disputes on personal insurance matters e.g. Your personal motor or household insurances.2) The FAIS Ombudsman deals with all disputes for all types of clients that arise out of the provision of advice as dealt with by the FAIS Act.
Financial Services Board FSB:	The Regulator of the Financial Services Industry and the body that administers the FAIS Act and other legislation.
Registrar:	The body of the FSB that ultimately deals with the regulation of a specific category of insurance e.g. Short Term or Long Term.

DETAILS ABOUT OURSELVES:

Company Name:	Cross Country Insurance Consultants (Pty) Ltd
Registered Address:	P O Box 786449, SANDTON, 2146
Telephone Number:	011 215 8800
Full Physical Address of Our branch dealing with You:	253 Smit Street, FAIRLAND, 2195
Telephone Number:	011 215 8800
Fax Number:	011 476 8205
E-mail Address:	jan@ccic.co.za
Website Address:	www.ccic.co.za
Our licence number to transact business as a Financial Service Provider:	Reference Number: 39547 Categories of licence: Short Term Personal Lines and Commercial Lines Any exemptions applicable to us: NONE

Our Insurances in place that provide Professional Indemnity Insurance for protection to our clients:

Fidelity Guarantee Insurer:

IGF Guarantees:

Our Compliance Officer:

Etana Insurance in association with Hollard, Policy Number SL CBA 3430880

As above

We are not required to hold these guarantees

Name: Craig Ormrod

Company: Pretium Services

Contact details: Tel: 0861 2 COMPLY (0861 2 266759)

Fax: 011 678 7731

E-mail: info@pretium.co.za

How do we get paid for what we do:

We represent the Insurer as a special product underwriting manager with underwriting and claims settling authority. The actual premium shown on Your quote, renewal or Schedule will be paid over to Hollard. As Underwriting Managers of Hollard we are paid a fee by them for managing your insurances on their behalf. We also earn an additional 10 % policy fee which is shown on the quote, renewal and Schedule. In addition we do have a vested interest in this transaction by virtue of a profit share between Ourselves and Hollard. Other service providers charge fees for additional coverage and services to You and are disclosed on the Schedule. We earn a commission from the service providers. We furthermore have a profit share between Ourselves and BFS Financial Services (Pty) Ltd (Dirtsure) The insurance Broker who places Your business with Us earns a commission and/or fee which is disclosed on the Schedule.

How do the Brokers get paid for what they do:

If You have a complaint about Our service, staff or products sold to You, please contact one of the following persons in writing with full details of the problem You have encountered:

Name: Ian Georgeson or Wendy Richards

Address: 253 Smit Street, FAIRLAND, 2195

Alternate: Compliance Officer mentioned above

E-mail Address: ian@ccic.co.za or wendy@ccic.co.za

PRODUCTS, SERVICES AND SASRIA

The category of product and or services we are mandated to supply on behalf of the Insurer:

Products: Policy details are reflected on all Policy Schedules
Services: Cross Country have a full delegated authority with Hollard and conduct complete underwriting and claims functions on behalf of Hollard on the above products.

In addition certain extensions on the policy are underwritten by other Insurers. See document attached.
A full listing may be obtained from Cross Country Insurance Consultants at 253 Smit Street, FAIRLAND.

Their compliance officer:

Name: The Compliance Officer
Company: Hollard
Contact: 011 351 5000 or fax 011 351 8034

How they get paid for what they do:

The actual premium shown on Your Quote, Renewal or Policy Schedule will be paid over to the Insurer. If there are any additional fees due to them these will be shown separately.

If you have a complaint about their service, staff or products sold to You that You have been unable to resolve with Ourselves, please contact the following person in writing with full details of the problem You have encountered:

Name: Compliance Officer - Hollard Select Broker Division

Address: P O Box 87428, HOUGHTON, 2041

Email Address:

If SASRIA (Riot) Insurance has been taken out by You or is included in the Policy automatically, You need to know the following information about SASRIA.

Company Name: SASRIA Limited
Registered Address: 47 Wierda Road West, Wierda Valley, Sandton, 2196
Postal Address: P O Box 7380, JOHANNESBURG, 2000
E-mail Address: info@sasria.co.za
Website Address: www.sasria.co.za
Telephone Number: 011 881 1300
Fax Number: 011 783 0781
Compliance Officer: Ms Nomsa Wabanie - email address: nomsaw@sasria.co.za

Complaints Handling: All complaints are to be forwarded to SASRIA's compliance officer at the Postal Address mentioned above.
 Claims: All claims are to be directed to Your broker who must pass these onto the Insurer.

WHAT ELSE SHOULD YOU KNOW?

We undertake:

- a) To keep all information You tell us about Yourself confidential.
- b) Not to alter any documents You provide Us with when submitting to any Insurer. Where we feel an error has been made we will advise You prior to submission.
- c) To never ask You to sign blank documents - wherever possible all documents, be they proposals or claim forms should be completed by You to ensure full detail.
- d) Never to take away any rights You have in terms of any legislation that governs the way we transact business.
- e) To supply a copy of any documents used in the preparation of Your insurances, when required, free of charge.

Your Insurer via the Underwriting Manager undertakes:

- a) To be the one who provides the reason for any claim that is repudiated.
- b) To ensure that they write to You should they wish to cancel Your policy and to give You 30 days notice of their intention to do so.

If you are paying Your premiums by debit order:

- a) The debit order may only be in favour of one person/entity.
- b) It may not be transferred without Your approval.
- c) You are entitled to 30 days notice of cancellation of the debit order.
- d) If You are paying for personal insurances, You are entitled to a grace period of 30 days in which to pay the premium.

If you are paying Your premiums in any way other than monthly: You are only entitled to a 30 day grace period otherwise, all premiums must be paid at inception or renewal date for the Policy to be in force.

If You have a claim or are involved in an incident that could lead to a claim: You must advise your Broker immediately, preferably in writing, who in turn will notify Ourselves. Your Policy will contain conditions that relate to the early reporting of potential claims and it is important that You do not breach this responsibility.

If any of the information You gave us changes: You must advise Your Broker immediately who in turn will notify ourselves - policy cover, premiums and terms are based on what You told the Insurer, we need to advise them of any changes that could affect their view of You and Your Policy.

Other contact details:

Short Term Ombudsman
 P O Box 32334, BRAAMFONTEIN, 2017
 Tel No: 011 726 8900
 Fax No: 011 726 5501
 E-mail: info@osti.co.za

FAIS Ombudsman
 P O Box 74571, LYNWOOD RIDGE, 0040
 Tel No: 0860 324 766
 Fax No: 012 348 3447
 E-mail: info@faisombud.co.za

Financial Services Board Registrar of Insurance
 P O Box 35655, MENLO PARK, 0102
 Tel No: 0800 110 443
 Fax No: 012 347 0221
 Website: www.fsb.co.za

Details about Your Insurers and Our relationship with them: (The principal Insurer is Hollard however certain other sections on the Policy are underwritten by different Insurers mentioned below).

Company Name:	The Hollard Insurance Company Limited	Underwritten by One Commercial Motor and Liability (Pty) Ltd on behalf of Absa Insurance Company Limited	Underwritten by Abelard Underwriting Agency on behalf of Regent Insurance Company Limited	Underwritten by Astra Maritime Underwriting Managers (Pty) Ltd on behalf of The Hollard Insurance Company Limited
Registered Address:	22 Oxford Road (entrance in Federation Road), Parktown, 2193	Block E, 1st Floor, St Andrews Office Park, Meadowbrook Lane, Epsom Downs, Bryanston	Manor House, 6 Conrad Drive, Blairgowrie, 2194	4 Georgian Crescent, Epsom Downs, Bryanston, 2021
Postal Address:	P O Box 87428, HOUGHTON, 2041	Postnet Suite, 221, Private Bag X75, BRYANSTON, 2021	P O Box 2155, PINEGOWRIE, 2123	P O Box 1761, CRAMERVIEW, 2060
Telephone Number:	011 351 5000	011 367 6000	011 3262951	011 513 5000
Full Physical Address of our branch dealing with you	As above	As above	As above	As above

Fax Number:	011 351 5001	0866 138 132	0866 351 124	011 513 5026
E-mail Address:	N/A	jhb@1com.co.za	info@aua.co.za	hennie@astra.co.za
Website:	www.hollard.co.za	www.1com.co.za	www.aua.co.za	www.astra-maritime.co.za
Do we own more than 10 % of this Insurer	No	There is no share or ownership either way	There is no share or ownership either way	There is no share or ownership either way
Do we receive more than 30 % of our income from this Insurer	Yes	No	No	No
Financial Services Provider Number:	17698	8783	28	5008
Categories of Licence	Short term personal and commercial lines.	Short term personal and commercial lines.	Short term personal and commercial lines.	Short term personal and commercial lines.
Any exemptions applicable to them:	N/A	N/A	N/A	N/A

